

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RAYMOND A. CLAYPOOLE  
MICHELLE D. CLAYPOOLE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-22588 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/13/2016 and confirmed on 10/4/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		142,748.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>142,748.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	6,924.98	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,424.98</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 4052	0.00	27,731.31	0.00	27,731.31
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 4008	0.00	13,976.45	0.00	13,976.45
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 4052	9,395.73	9,395.73	0.00	9,395.73
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 4008	4,997.68	4,997.68	0.00	4,997.68
	POLARIS++ Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 5174	41,734.78	41,734.78	2,454.24	44,189.02
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 4081	0.00	0.00	0.00	0.00
	YAMAHA MOTOR FINANCE CORP* Acct:	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 8683	8,118.60	8,118.60	1,158.91	9,277.51
					<b>109,567.70</b>

Priority					
	MICHAEL S LAZAROFF ESQ** Acct:	0.00	0.00	0.00	0.00
	RAYMOND A. CLAYPOOLE Acct:	0.00	0.00	0.00	0.00
	LAW OFFICE OF MICHAEL S LAZAROFF* Acct:	0.00	0.00	0.00	0.00
	MICHAEL S LAZAROFF ESQ** Acct:	2,500.00	2,500.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 5174	17,269.58	17,269.58	0.00	17,269.58
	PA DEPARTMENT OF REVENUE* Acct:	0.00	0.00	0.00	0.00
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 4008	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	PA DEPARTMENT OF REVENUE*	2,676.64	2,676.64	0.00	2,676.64
	Acct: 5174				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-JAD				
					20,256.22
Unsecured					
	ASSOCIATES IN RESP MEDICINE++	0.00	0.00	0.00	0.00
	Acct: 3711				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 8154				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0988				
	CITIFINANCIAL**++	0.00	0.00	0.00	0.00
	Acct: 0343				
	CITIZENS AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	FAMILY FOOT CARE ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 1500				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct:				
	MEDICAL CENTER CLINIC LTD.	0.00	0.00	0.00	0.00
	Acct: 8731				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4207				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	UPMC PHYSICIAN SERVICES	0.00	0.00	0.00	0.00
	Acct: 0008				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct: 1188				
	WORLD FINANCIAL NETWORK	0.00	0.00	0.00	0.00
	Acct: 8731				
	AMERICREDIT FINANCIAL SVCS INC DBA	1,780.20	807.85	0.00	807.85
	Acct: 4081				
	PA DEPARTMENT OF REVENUE*	5,241.47	2,378.58	0.00	2,378.58
	Acct: 5174				
	ONE MAIN FINANCIAL GROUP LLC(*)	0.00	0.00	0.00	0.00
	Acct: 1192				
	UPMC COMMUNITY MEDICINE	689.00	312.67	0.00	312.67
	Acct: 1702				
	ANTHONY T KOVALCHICK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AMERICREDIT FINANCIAL SVCS DBA GM	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					3,499.10
TOTAL PAID TO CREDITORS					133,323.02

TOTAL CLAIMED	
PRIORITY	20,256.22
SECURED	64,246.79
UNSECURED	7,710.67

Date: 08/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RAYMOND A. CLAYPOOLE  
MICHELLE D. CLAYPOOLE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-22588 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Raymond A. Claypoole  
Michelle D. Claypoole  
Debtors

Case No. 16-22588-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 02, 2021

User: jfur  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond A. Claypoole, Michelle D. Claypoole, PO Box 484, Bruin, PA 16022-0484
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 564 Forbes Avenue, Manor Building, Pittsburgh, PA 15219-2908
cr	+ Federal Home Loan Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Federal Home Loan Mortgage Corporation, 6200 S. Quebec St, Greenwood Village, co 80111-4720
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Po Box 31785, TAMPA, FL 33631-3785
14258736	Associates in Resp. Medicine, 5131 Liberty Ave, Pittsburgh, PA 15224-2217
14322017	BANK OF AMERICA, N.A., BANK OF AMERICA, PO BOX 31785, TAMPA, FL, 33631-3785
14258737	+ Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
14304999	+ Butler Hospital Care Associates, PO Box 1549, Suite 901, Butler, PA 16003-1549
14258738	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
14258742	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14258739	Children's Hospital, PO Box 382059, Pittsburgh, PA 15250-8059
14258743	Commonwealth of Pennsylvania, Dept of Compliance, Dept 280948, Harrisburg, PA 17128-0948
14258744	+ Family Foot Care Associates, 223 Grove City Rd, Suite 1, Slippery Rock, PA 16057-8532
14258746	+ HSNC Polaris, 90 Christiana Rd, New Castle, DE 19720-3118
14258745	+ Household Bank/Yamaha, 90 Christiana Rd, New Castle, DE 19720-3118
14258748	+ Medical Center Clinic, 247 Morewood Ave, Pittsburgh, PA 15213-1861
15388345	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14402865	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14331238	The Bank Of New York Mellon Fka et al., Bank Of America, Po Box 31785, Tampa, FL 33631-3785
14314470	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14258751	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14271107	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657

TOTAL: 29

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14258735	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 02 2021 23:12:00	AmeriCredit, PO Box 183593, Arlington, TX 76096
14269741	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 02 2021 23:12:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14258740	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 02 2021 23:18:13	CitiFinancial, Attn: Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489
14258741	Email/Text: Bankruptcy.RI@Citizensbank.com		

District/off: 0315-2

User: jfur

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Date Rcvd: Sep 02, 2021

Form ID: pdf900

Total Noticed: 40

		Sep 02 2021 23:12:00	Citizens Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359
14258747	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 02 2021 23:18:13	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
14312578	+ Email/PDF: cbp@onemainfinancial.com	Sep 02 2021 23:18:12	Onemain, 605 Munn Road, FT Mill, SC 29715-8421
14293231	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14258749	Email/PDF: gecsed@recoverycorp.com	Sep 02 2021 23:18:04	Synchrony Bank/Dick's Sporting Goods, Attn: Bankruptcy Dept., PO Box 965015, Orlando, FL 32896-5015
14258750	Email/PDF: gecsed@recoverycorp.com	Sep 02 2021 23:18:21	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14258753	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 02 2021 23:12:00	WFNNB/Fashion Bug, PO Box 182125, Columbus, OH 43218-2125
14258752	+ Email/Text: BKRMailOps@weltman.com	Sep 02 2021 23:12:00	Weltman Weinberg & Reis Co., L.P.A., Attn: Matthew D. Urban, Esquire, 436 Seventh Ave., Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A, As Successor By Merger to Bac
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank Of New York Mellon Fka The Bank Of New Yo
cr		The Bank of New York Mellon etal
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
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cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Po Box 31785, TAMPA, FL 33631-3785
14649554	*	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946

TOTAL: 4 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: jfur

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Date Rcvd: Sep 02, 2021

Form ID: pdf900

Total Noticed: 40

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Dep't of Revenue Office of Attorney General akovalchick@attorneygeneral.gov
Chrisovalanate P. Fliakos	on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York et al. pawb@fedphe.com
Chrisovalanate P. Fliakos	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
James A. Prostko	on behalf of Creditor The Bank of New York Mellon etal jprostko@c-vlaw.com jamesprostko@gmail.com
James A. Prostko	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-T jprostko@c-vlaw.com, jamesprostko@gmail.com
Jeremy J. Kobeski	on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York et al. pawb@fedphe.com, mcupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor Bank of America NA, As Successor By Merger to Bac Home Loans Servicing, LP etal pawb@fedphe.com
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmlawgroup.com
Michael S. Lazaroff	on behalf of Joint Debtor Michelle D. Claypoole butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Michael S. Lazaroff	on behalf of Debtor Raymond A. Claypoole butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 12